

Information to identify the case:

Debtor 1	<u>Kenya Monique Mukaabya</u>	Social Security number or ITIN	xxx-xx-6303
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21084-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenya Monique Mukaabya

10/15/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenya Monique Mukaabya
Debtor

Case No. 21-21084-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 15, 2021

User: culy
Form ID: 318

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2021:

Recip ID	Recipient Name and Address
db	+ Kenya Monique Mukaabya, 622 E Reynolds St, New Castle, PA 16101-4854
15371042	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15371046	+ Erik B. Avaro, 622 E Reynolds Street, New Castle, PA 16101-4854
15371048	+ FBCS, 330 S. WARMINSTER RD, STE 353, Hatboro, PA 19040-3433
15371047	+ Fay Servicing Llc, Attn: Bankruptcy Dept, Po Box 809441, Chicago, IL 60680-9441

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 16 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 15 2021 23:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 16 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 15 2021 23:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15371041	+ EDI: LCIBAYLN	Oct 16 2021 03:13:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
15371043	+ EDI: CONVERGENT.COM	Oct 16 2021 03:13:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
15371044	+ Email/Text: electronicbkydocs@nelnet.net	Oct 15 2021 23:15:00	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
15395589	EDI: DIRECTV.COM	Oct 16 2021 03:13:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15371045	+ Email/Text: bknotice@ercbpo.com	Oct 15 2021 23:15:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15371049	+ Email/Text: AmandaM@GNCFCU.COM	Oct 15 2021 23:15:00	Gnc Community Fcu, 201 S Jefferson, New Castle, PA 16101-3823
15395929	Email/PDF: resurgentbknofications@resurgent.com	Oct 15 2021 23:23:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15396709	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 15 2021 23:23:46	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15371050	+ EDI: AISMIDFIRST		

District/off: 0315-2

User: culy

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		Oct 16 2021 03:13:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15371051	+ EDI: NAVIENTFKASMSERV.COM		
		Oct 16 2021 03:13:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15371052	EDI: PRA.COM		
		Oct 16 2021 03:13:00	PORTFOLIO RECOVERY ASSOCIATES, CAPITAL ONE BANK, PO BOX 12914, Norfolk, 23541
15410805	EDI: PRA.COM		
		Oct 16 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15371053	+ Email/Text: bkrpt1019@hotmail.com		
		Oct 15 2021 23:15:00	Preferred Auto Credit, 1019 Lawrence Ave, Ellwood City, PA 16117-1851
15371054	+ Email/Text: bkteam@selenefinance.com		
		Oct 15 2021 23:15:00	Selene Finance, Attn: Bankruptcy, Po Box 422039, Houston, TX 77242-4239
15398948	EDI: AIS.COM		
		Oct 16 2021 03:13:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15395460	+ Email/Text: electronicbkydocs@nelnet.net		
		Oct 15 2021 23:15:00	U.S. Department of Education c/o Nelnet, US Department of Education c/o Nelnet, 121 S 13th St, Suite 201, Lincoln, NE 68508-1911

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
cr		Legacy Mortgage Asset Trust 2021-GS3

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2021 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Goldman Sachs Mortgage Company cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 cwohrlab@raslg.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com

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Charles O. Zebley, Jr.

COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com

Louis R. Pomerico

on behalf of Debtor Kenya Monique Mukaabya info@pomericolaw.com
pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com

Maria Miksich

on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 7